

# EXHIBIT A

---

**INVOICE**

<b>FROM:</b>	
MEF Appraisal Group, Inc.	
MEF Appraisal Group, Inc.	
75 Valencia Ave Ste 303	
Coral Gables, FL 33134-6162	
Telephone Number: (305) 774-1000	Fax Number:

<b>INVOICE NUMBER</b>	
245061	
<b>DATES</b>	
Invoice Date:	03/21/2020
Due Date:	
<b>REFERENCE</b>	
Internal Order #:	245061
Lender Case #:	
Client File #:	n/a
FHA/VA Case #:	
Main File # on form:	245061
Other File # on form:	
Federal Tax ID:	65-1085670
Employer ID:	

<b>TO:</b>	
Mark S Scott & Lidia Kolesnikova Scott	
600 Coral Way #12	
E-Mail: lidiarealty@gmail.com	
Telephone Number: 786-271-1621	Fax Number: n/a
Alternate Number:	

**DESCRIPTION**

Lender:	Mark S Scott & Lidia Kolesnikova Scott	Client:	Mark S Scott & Lidia Kolesnikova Scott
Purchaser/Borrower:	Mark S Scott & Lidia Kolesnikova Scott		
Property Address:	600 CORAL WAY		
City:	CORAL GABLES		
County:	MIAMI-DADE	State:	FL
Legal Description:	SEGOVIA TOWER CONDO UNIT 12 UNDIV 6.5324% INT IN COMMON ELEMENTS	Zip:	33134

**FEES**

**AMOUNT**

Appraisal Fee		500.00
	SUBTOTAL	500.00

**PAYMENTS**

**AMOUNT**

Check #:	Date:	Description: PAID CASH	500.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	

SUBTOTAL	500
TOTAL DUE	\$ 0.00



# Appraisal Report

**600 CORAL WAY  
CORAL GABLES, FL 33134**

**MEF Appraisal Group, Inc.  
(305) 774-1000  
MEFAPPRAISALS.COM**

**Appraised Value as of: 03/21/2020  
\$ 1,605,000**

FEATURES

Style/Design:	<b>HIGHRISE/AVG</b>	Lot Size:	<b>2.2 Ac</b>
Living Area (Sq.Ft.):	<b>3,577</b>	Neighborhood:	<b>SEGOVIA TOWER</b>
Total Bedrooms:	<b>4</b>	Total Baths:	<b>3.1</b>
Year Built:	<b>2004</b>	Effective Age:	<b>0</b>
Condition:	<b>EXCELLENT</b>	Date of Report:	<b>03/23/2020</b>

PREPARED FOR

Client: **Mark S Scott & Lidia Kolesnikova Scott**

Address: **600 Coral Way #12**

City: **Coral Gables** State: **FL** Zip: **33134**

Phone: **786-271-1621** Fax: **n/a**

E-mail: **lidiarealty@gmail.com**

PREPARED BY

Appraiser's Signature

Name: **Manuel E Fuentes, Cert Res RD4146**

Designation: **M. Fuentes, St. Cert.Res.Rea #41**

Certification or License #: **Cert Res RD4146**

Expiration Date: **11/30/2020** ST: **FL**

E-mail: **Mefappraisals@bellsouth.net**

FILING

Client File #: **n/a**

Appraiser File #: **245061**

The value opinion expressed above is only valid in conjunction with the attached appraisal report. This value opinion may be subject to Hypothetical Conditions and/or Extraordinary Assumptions as indicated in the body of the report. A true and complete copy of this Summary Appraisal Report contains 16 pages.

# DESKTOP VALUATION SUMMARY APPRAISAL REPORT

## SUBJECT PROPERTY IDENTIFICATION

Property Address:	600 CORAL WAY		City:	CORAL GABLES	
State:	FL	Zip Code:	33134	County:	MIAMI-DADE
Legal Description of Real Property:			SEGOVIA TOWER CONDO UNIT 12 UNDIV 6.5324% INT IN COMMON ELEMENTS		
Tax Assessor's Parcel #:			03-4117-038-0120	R.E. Taxes:	\$ 25,566
Special Assessments:			\$ N/A	Current Owner of Record:	
Occupancy:	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant	Current Occupant (if occupied):	
Project Type (if applicable):			<input type="checkbox"/> Planned Unit Development	<input checked="" type="checkbox"/> Condominium	<input type="checkbox"/> Cooperative
Home Owners' Association Membership Fees (if applicable):			\$ 2,800	<input type="checkbox"/> per year	<input checked="" type="checkbox"/> per month
Market Area Name:	SEGOVIA TOWER		Map Reference:	54-41-17	Census Tract:
					0061.02

### ASSIGNMENT

The purpose of this appraisal is to develop a Current opinion of Market Value (as defined elsewhere in this report).

Property Rights Appraised:  Fee Simple  Leasehold  Leased Fee  Other (describe) \_\_\_\_\_

Intended Use: THE INTENDED USE TO PROVIDE AN OPINION OF MARKET VALUE OF THE SUBJECT PROPERTY AS DEFINED HEREIN.

Intended User(s) (by name or type): Mark S Scott & Lidia Kolesnikova Scott

Client: Mark S Scott & Lidia Kolesnikova Scott Address: 600 Coral Way #12, Coral Gables, FL 33134

Appraiser: Manuel E Fuentes, Cert Res RD4146 Address: 75 Valencia Ave Ste 303, Coral Gables, FL 33134-6162

### MARKET AREA DESCRIPTION

Location:	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Built Up:	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	
Growth Rate:	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Property Values:	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Demand/Supply:	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	Marketing Time:	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 3-6 Mos.	<input type="checkbox"/> Over 6 Mos.	
Typical One-Unit Housing Ranges:	Price: (\$)	Low 250,000	High 3,000,000	Predominant	1,300,000			
	Age: (yrs.)	Low 5	High 65	Predominant	15			
Present Land Use:	One-Unit:	98 %	2-4 Unit:	%	Multi-Unit:	%	Comm'l:	2 %
Change in Land Use:	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely *	<input type="checkbox"/> Is Changing *	* To:				

Market Area Comments:

PREDOMINANT FINANCING IS CONVENTIONAL IN SUBJECT'S MARKET AREA. FINANCING OF THE SUBJECT PROPERTY IS CONSISTENT WITH MARKET AREA. MARKETING TIME OF THE SUBJECT PROPERTY IS BETWEEN 3 TO 6 MONTHS.

### SALE / TRANSFER / LISTING HISTORY OF SUBJECT PROPERTY

My research:  Did  Did not reveal any prior sales or transfers of the subject property for the three years prior to the Effective Date of this appraisal. Data Source(s): MIAMI-DADE/TAX ROLLS

1st Prior Sale / Transfer	2nd Prior Sale / Transfer	3rd Prior Sale / Transfer
---------------------------	---------------------------	---------------------------

Date of Prior Sale / Transfer: \_\_\_\_\_

Price of Prior Sale / Transfer: \_\_\_\_\_

Source(s) of Prior Sale / Transfer Data: \_\_\_\_\_

Analysis of sale / transfer history, any current agreements of sale or listing, and listing history (if relevant):

NOT LISTED FOR THE LAST 12 MONTHS.

SUBJECT PROPERTY LAST SALE WAS ON 01/12/2015 FOR \$1,580,000. A SALE BETWEEN LOUIS G SPELIOS(GRANTOR) AND MARK S SCOTT(GRANTEE).

Client: Mark S Scott & Lidia Kolesnikova S Client File No.: n/a Appraiser File No.: 245061

**DESKTOP VALUATION SUMMARY APPRAISAL REPORT****SITE DESCRIPTION**

Dimensions: 26,673sf IRREGULAR Site Area: 0.612 Acres

Zoning Classification: MUR Zoning Description: MULTI-FAMILY HIGH DENSITY

Zoning Compliance:  Legal  Legal Non-Conforming (Grandfathered)  Illegal  No Zoning Regulations

Deed Restrictions: Are Covenants, Conditions, & Restrictions (CC&Rs) applicable?  Yes  No  N/A  Unknown

Have the documents been reviewed?  Yes  No  N/A Ground Rent (if applicable) \$ \_\_\_\_\_ / \_\_\_\_\_

Comments: \_\_\_\_\_

Highest & Best Use , as improved, is the:  Present use, or  Other use (explain) \_\_\_\_\_

Characteristics:	Topography:	<u>ABOVE STREET LEVEL</u>	Size:	<u>CONDO</u>
	Shape:	<u>IRREGULAR</u>	Drainage:	<u>AVERAGE</u>
	View:	<u>GOLF/PARK</u>	Landscaping:	<u>AVERAGE</u>

Other features:  Inside Lot  Corner Lot  Cul de Sac  Underground Utilities

Utilities:	Public	Other	Provider/Description	Off-site Improvements:	Type	Public	Private
Electricity:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>CITY</u>	Street:	<u>ASPHALT</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas:	<input type="checkbox"/>	<input type="checkbox"/>	<u>NONE</u>	Curb/Gutter:	<u>CONCRETE</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>CITY</u>	Sidewalk:	<u>CONCRETE</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>CITY</u>	Alley:	<u>NONE</u>	<input type="checkbox"/>	<input type="checkbox"/>

Is the property or the improvements located in a FEMA Special Flood Hazard Area?  Yes  No

FEMA Flood Zone: AH FEMA Map #: 12086C0457L FEMA Map Date: 09/11/2009

Site Comments: \_\_\_\_\_  
NO ADVERSE CONDITIONS WERE NOTED. \_\_\_\_\_

**DESCRIPTION OF THE IMPROVEMENTS**

General Description:	# of Units:	<u>14</u> <input type="checkbox"/> + Accessory Unit	# of Stories:	<u>16</u>	Design (Style):	<u>HIGHRISE/AVG</u>
Type:	<input checked="" type="checkbox"/> Detached	<input type="checkbox"/> Attached	Status:	<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Proposed	<input type="checkbox"/> Under Construction
Actual Age (years):	<u>16</u>	Effective Age (years):	<u>0</u>	Year Built:	<u>2004</u>	

Exterior Description:

Foundation:	<u>CONCRETE</u>	Exterior Walls:	<u>CONCRETE</u>
Roof Surface:	<u>CONCRETE</u>	Gutters & Downspouts:	<u>AVERAGE</u>
Window Type(s):	<u>CASEMENT/S.H.</u>	Storm / Screens:	<u>AVERAGE</u>

Heating System: CNTRL Cooling System: CENTRAL

Car Storage:  None  Garage  Carport  Driveway (Surface: \_\_\_\_\_) Total # of Cars: 3

Livable area above grade contains: 8 Rooms, 4 Bedrooms, 3.1 Bath(s), and 3,577 Sq.Ft. of GLA

Describe Additional Features and Improvements:  
SUBJECT PROPERTY IS IN OVERALL GOOD CONDITION. NO INADEQUACIES WERE NOTED. UPGRADES INCLUDE:  
MARBLE FLOORING, UPGRADED KITCHEN, COUNTER TOP, STAINLESS STEEL APPLIANCES CUSTOM MADE HARD WOOD CABINETRY, HURRICANE IMPACT WINDOWS AND DOORS, UPGRADED HARD WOOD CLOSED DOORS; UPGRADED BATHROOMS; UPGRADED INTERIOR AND EXTERIOR LIGHTING.

Client: Mark S Scott & Lidia Kolesnikova S Client File No.: n/a Appraiser File No.: 245061

# DESKTOP VALUATION SUMMARY APPRAISAL REPORT

## SALES COMPARISON APPROACH TO VALUE

For the Sales Comparison Approach, the appraiser selects comparable sales that they consider the best matches to the subject in terms of physical characteristics, physical proximity, and time of sale. The appraiser then makes adjustments to the known sale price of each comparable sale to account for differences that are recognized by the market. For example, if the subject has a single bathroom but a comparable has 2, the comparable's sale price would be reduced by the attributable value given to the extra bathroom based on the market's reaction. Likewise, if a comparable sale has a smaller square footage than the subject, its sale price would be adjusted upward in the same manner. By weighting and reconciling these adjusted sales prices together, an opinion of value for the subject can be determined.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	600 CORAL WAY CORAL GABLES, FL 33134	600 CORAL WAY #2 CORAL GABLES, FL 33134			600 CORAL WAY #5 CORAL GABLES, FL 33134			718 VALENCIA AVE #505 CORAL GABLES, FL 33134		
Proximity to Subject		Less than 0.01 miles			Less than 0.01 miles			0.21 miles SW		
Sale Price	\$ 1,344.55/Sq.Ft.	\$ 265.59/Sq.Ft.	\$ 950,000		\$ 388.59/Sq.Ft.	\$ 1,390,000		\$ 763.36/Sq.Ft.	\$ 1,800,000	
Sale Price / GLA										
Data Source(s)	INSPECTION	MLS#A10672216			MLS#A10284921			MLS#A10669087		
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.
Sales or Financing	SALES/CASH	SALES/CASH			SALES/CONV			SALES/CASH		
Concessions	No Concession	No Concession			No Concession			No Concession		
Date of Sale / Time		07/25/2019			03/06/2018			01/31/2020		
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Location	12 FLOOR	2 FLOOR		+100,000	5 FLOOR		+70,000	5 FLOOR		+70,000
Site	CONDO	CONDO			CONDO			CONDO		
View	GOLF/PARK	SKY/GARDEN		+200,000	PTL.GOLF		+100,000	SKY/GARDEN		+200,000
Design (Style)	HIGHRISE/EXC	HIGHRISE/EXC			HIGHRISE/EXC			LOWRISE/EXC		0
Quality of Construction	CBS/ EXC	CBS/ EXC			CBS/ EXC			CBS/ EXC		
Age	16	16			16			3		-260,000
Condition	GOOD	AVERAGE/GOOD		+300,000	GOOD			EXCELLENT		-100,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	8 4 3.1	7 3 3.1		+30,000	7 3 3.1		+30,000	7 3 3.1		+30,000
Gross Living Area	3,577 Sq.Ft.	3,577 Sq.Ft.		0	3,577 Sq.Ft.		0	2,358 Sq.Ft.		+121,900
Basement Total Area	0	0			0			0		
Basement Finish Area	0	0			0			0		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating / Cooling	CENTRAL	CENTRAL			CENTRAL			CENTRAL		
Energy Efficient Items	NONE	NONE			NONE			NONE		
Garage / Carport	3-C GARAGE	2-C GARAGE		+20,000	2-C GARAGE		+20,000	2-C GARAGE		+20,000
Porch / Patio / Deck	BALCONY	BALCONY			BALCONY			BALCONY		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 650,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 220,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 81,900	
Adjusted Sale Price of Comparables			\$ 1,600,000			\$ 1,610,000			\$ 1,881,900	

Comments on the Sales Comparison Approach:

COMPARABLES PROVIDED HAVE SIMILAR UTILITY AND COULD BE ALTERNATE CHOICES WITHIN THE SAME MARKET SEGMENT. SIX SALES WERE ORIGINALLY CONSIDERED AS POTENTIAL COMPARABLES FOR SUBJECT PROPERTY. IN THE APPRAISER'S OPINION , COMPARABLES SELECTED WERE THE BEST AVAILABLE AT THIS TIME AND ARE CONSIDERED TO BE GOOD INDICATORS OF VALUE FOR SUBJECT'S MARKET AREA. MOST WEIGHT TO COMPS#1 AND #2 SAME BUILDING. PLEASE NOTE THAT THERE ARE NO LISTING NOR PENDING FOR SALE IN SUBJECT'S BUILDING.LIMITED NUMBER OF RECENT SALES SIMILAR TO SUBJECT, REQUIRED THE SELECTION OF COMPS#1 OVER SIX MONTHS OLD AND #2 OVER ONE YEAR OLD.

Appraiser's Indicated Value by the Sales Comparison Approach:	\$ 1,605,000
---	--------------

Client: Mark S Scott & Lidia Kolesnikova S Client File No.: n/a Appraiser File No.: 245061

# DESKTOP VALUATION SUMMARY APPRAISAL REPORT

## RECONCILIATION

Final Reconciliation of the Approaches to Value:

HAVING CONSIDERED ALL PRECEDING FACTORS, GREATEST WEIGHT WAS GIVEN TO THE DIRECT SALES COMPARISON ANALYSIS WHICH IS CLOSER TO THE THINKING OF THE TYPICAL BUYER.

This appraisal is made  "as is";  subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed;  subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed;  subject to the following required inspection(s) based on the Extraordinary Assumption that the following condition or deficiency does not require alteration or repair:

This report is also subject to other Hypothetical Conditions or Extraordinary Assumptions as specified elsewhere in this report.

### ATTACHMENTS

A true and complete copy of this report contains 16 pages, including all exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

#### Attached Exhibits:

<input checked="" type="checkbox"/> Scope of Work	<input checked="" type="checkbox"/> Limiting Cond./Certifications	<input type="checkbox"/> Narrative Addendum	<input checked="" type="checkbox"/> Photograph Addenda
<input checked="" type="checkbox"/> Sketch Addendum	<input checked="" type="checkbox"/> Map Addenda	<input checked="" type="checkbox"/> Additional Sales	<input type="checkbox"/> Additional Rentals
<input checked="" type="checkbox"/> Flood Addendum	<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/> Budget Analysis
<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### OPINION OF VALUE

This Opinion of Value may be subject to other Hypothetical Conditions and / or Extraordinary Assumptions, if so indicated above. Based on the degree of inspection of the subject property as indicated below; the defined Scope of Work for this appraisal assignment; the attached Statement of Assumptions and Limiting Conditions; and the attached Appraiser's Certifications, my (our) Current Opinion of the Market Value (or value range), as defined elsewhere in this report, of the real property that is the subject of this report is: \$ 1,605,000, as of: 03/21/2020, which is both the Inspection Date and the Effective Date of this appraisal.

### SIGNATURES

#### APPRAISER

Appraiser Name: Manuel E. Fuentes, Cert Res RD4146

Company: MEF Appraisal Group, Inc.

Phone: (305) 774-1000 Fax: N/A

E-mail: Mefappraisals@bellsouth.net

Date of Report (Signature): 03/23/2020

License or Certification #: Cert Res RD4146 State: FL

Designation: M. Fuentes, St. Cert.Res.Rea #4146

Expiration Date of License or Certification: 11/30/2020

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Date of Inspection: 03/21/2020

Client: Mark S Scott & Lidia Kolesnikova S Client File No.: n/a

SUPERVISORY APPRAISER (if required)  
or CO-APPRAISER (if applicable)

Supervisory or  
Co-Appraiser Name: \_\_\_\_\_

Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Report (Signature): \_\_\_\_\_

License or Certification #: \_\_\_\_\_ State: \_\_\_\_\_

Designation: \_\_\_\_\_

Expiration Date of License or Certification: \_\_\_\_\_

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Date of Inspection: \_\_\_\_\_

Appraiser File No.: 245061

**ADDITIONAL COMPARABLE SALES****SALES COMPARISON APPROACH TO VALUE**

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
Address	600 CORAL WAY CORAL GABLES, FL 33134	718 VALENCIA AVE #301 CORAL GABLES, FL 33134									
Proximity to Subject		0.21 miles SW									
Sale Price	\$		\$	1,650,000		\$		\$		\$	
Sale Price / GLA	\$ 1,344.55/Sq.Ft.	\$ 699.75/Sq.Ft.			\$ /Sq.Ft.			\$ /Sq.Ft.			
Data Source(s)	INSPECTION	MLS#A10809783									
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	
Sales or Financing Concessions	SALES/CASH No Concession	PENDING		-100,000							
Date of Sale / Time		02/03/2020									
Rights Appraised	Fee Simple	Fee Simple									
Location	12 FLOOR	3 FLOOR		+90,000							
Site	CONDO	CONDO									
View	GOLF/PARK	SKY/GARDEN		+200,000							
Design (Style)	HIGHRISE/EXC	LOWRISE/EXC		0							
Quality of Construction	CBS/ EXC	CBS/ EXC									
Age	16	3		-260,000							
Condition	GOOD	EXCELLENT		-100,000							
Above Grade	Total	Bdrms	Baths		Total	Bdrms	Baths		Total	Bdrms	Baths
Room Count	8	4	3.1		7	3	3.1	+30,000			
Gross Living Area	3,577 Sq.Ft.			2,358 Sq.Ft.	+121,900 Sq.Ft.				Sq.Ft.		
Basement Total Area	0	0									
Basement Finish Area	0	0									
Functional Utility	AVERAGE	AVERAGE									
Heating / Cooling	CENTRAL	CENTRAL									
Energy Efficient Items	NONE	NONE									
Garage / Carport	3-C GARAGE	2-C GARAGE		+20,000							
Porch / Patio / Deck	BALCONY	BALCONY									
Net Adjustment (Total)		<input checked="" type="checkbox"/> +	<input type="checkbox"/> -	\$ 1,900	<input type="checkbox"/> +	<input type="checkbox"/> -	\$	<input type="checkbox"/> +	<input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables				\$ 1,651,900			\$			\$	

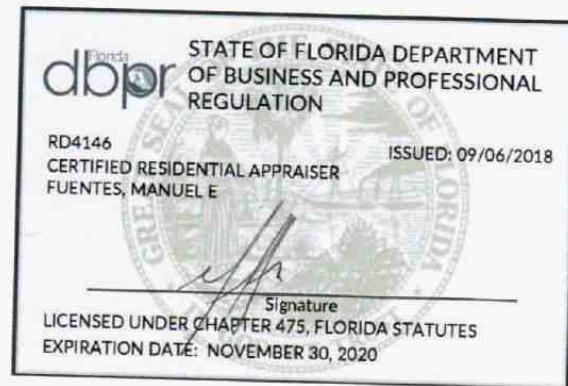
Comments: PLEASE NOTE THAT COMPS#4 IS PENDING FROM A SIMILAR COMPETITIVE PROJECT.

Client: Mark S Scott &amp; Lidia Kolesnikova S Client File No.: n/a

Appraiser File No.: 245061

## **License**

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				



**Subject Photo Page**

Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott		

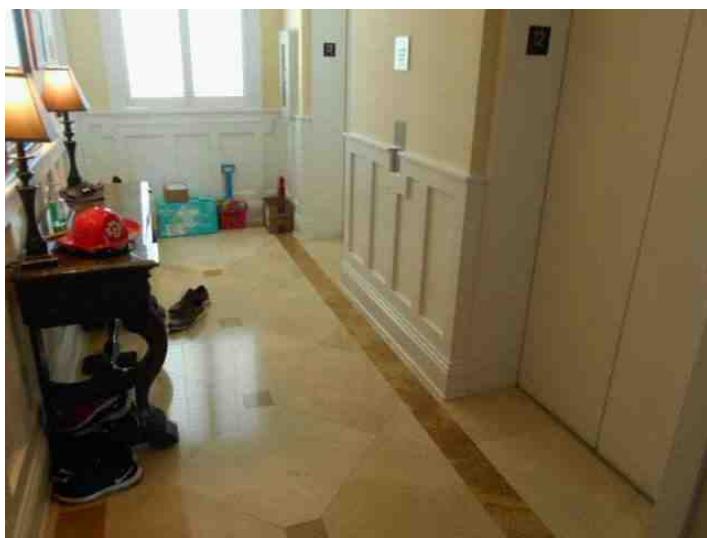
**Subject Front**

600 CORAL WAY  
 Sales Price  
 Gross Living Area 3,577  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 3.1  
 Location 12 FLOOR  
 View GOLF/PARK  
 Site CONDO  
 Quality CBS/ EXC  
 Age 16

**Subject Rear****Subject Street**

**Photograph Addendum**

Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott		

**Foyer****Bedroom****Bedroom****Laundry****Bath****Bedroom**

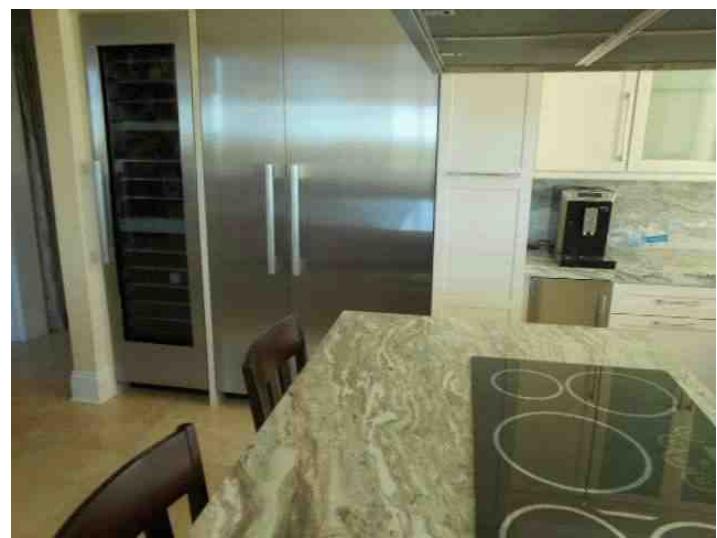
**Photograph Addendum**

Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott		

**Master Bath****Bedroom****Master Bath****Living Room****Dining****Kitchen**

**Photograph Addendum**

Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott		

**Kitchen****Kitchen****Family Room****Bath****Bedroom****BALCONY**

**Photograph Addendum**

Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott		



**View**



**View**



**POOL AREA**



**POOL AREA**

**Comparable Photo Page**

Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott		

**Comparable 1**

600 CORAL WAY #2  
 Prox. to Subject Less than 0.01 miles  
 Sale Price 950,000  
 Gross Living Area 3,577  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 3.1  
 Location 2 FLOOR  
 View SKY/GARDEN  
 Site CONDO  
 Quality CBS/ EXC  
 Age 16

**Comparable 2**

600 CORAL WAY #5  
 Prox. to Subject Less than 0.01 miles  
 Sale Price 1,390,000  
 Gross Living Area 3,577  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 3.1  
 Location 5 FLOOR  
 View PTL.GOLF  
 Site CONDO  
 Quality CBS/ EXC  
 Age 16

**Comparable 3**

718 VALENCIA AVE #505  
 Prox. to Subject 0.21 miles SW  
 Sale Price 1,800,000  
 Gross Living Area 2,358  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 3.1  
 Location 5 FLOOR  
 View SKY/GARDEN  
 Site CONDO  
 Quality CBS/ EXC  
 Age 3

**Comparable Photo Page**

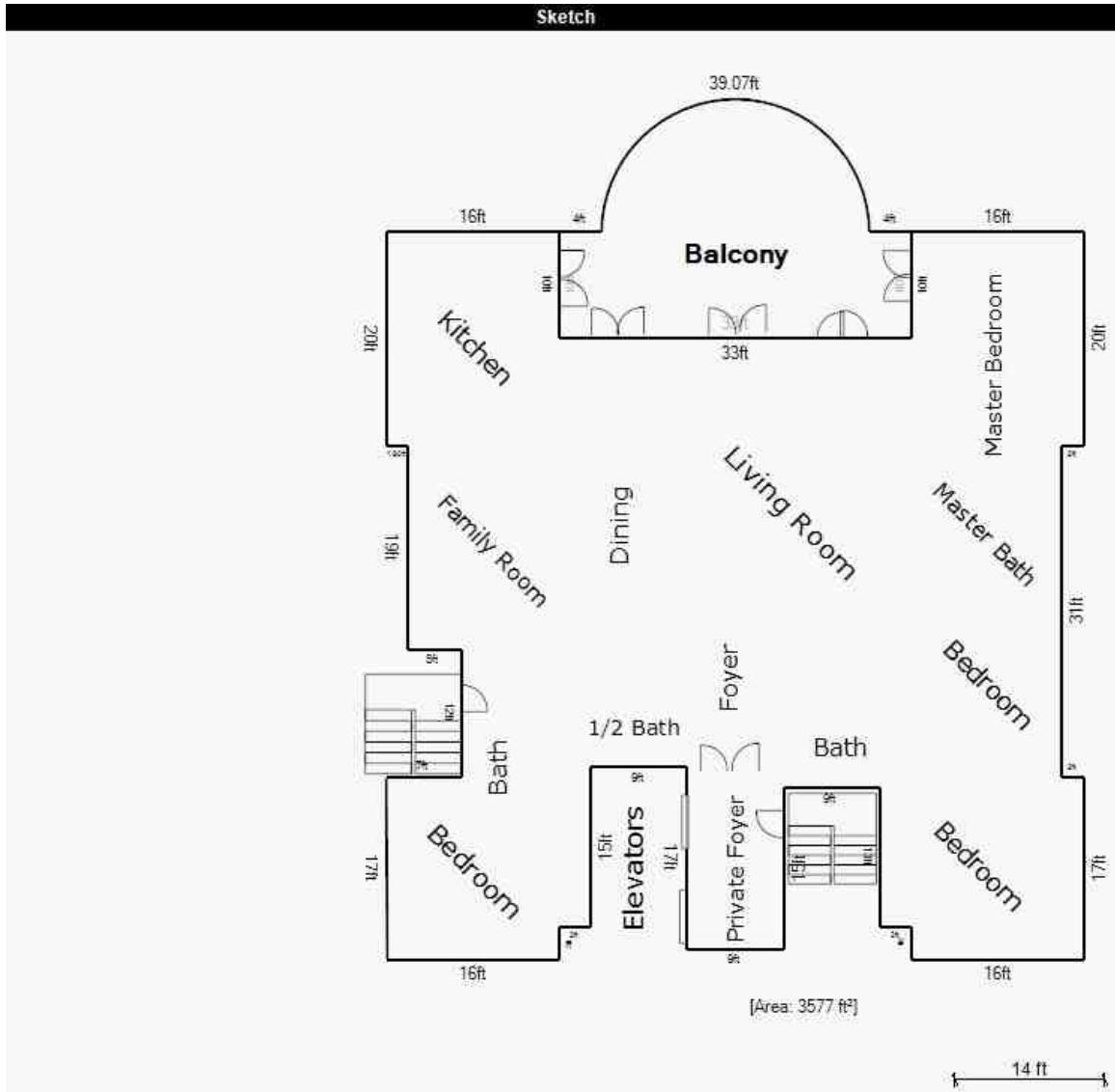
Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott		

**Comparable 4**

718 VALENCIA AVE #301  
 Prox. to Subject 0.21 miles SW  
 Sale Price 1,650,000  
 Gross Living Area 2,358  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 3.1  
 Location 3 FLOOR  
 View SKY/GARDEN  
 Site CONDO  
 Quality CBS/ EXC  
 Age 3

**Building Sketch**

Borrower	Mark S Scott & Lidia Kolesnikova Scott
Property Address	600 CORAL WAY
City	CORAL GABLES
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott



Living Area		Area Calculation		
New Area	3576.95 ft <sup>2</sup>	New Area	x 1.00 =	3576.95 ft <sup>2</sup>
<b>Nonliving Area</b>				
Balcony	572.94 ft <sup>2</sup>	△ 9ft x 15ft x 0.50 = 67.50 ft <sup>2</sup>		
		△ 15ft x 17.49ft x 0.26 = 67.50 ft <sup>2</sup>		
		□ 10ft x 16ft x 1.00 = 160 ft <sup>2</sup>		
		□ 2ft x 10ft x 1.00 = 20 ft <sup>2</sup>		
		□ 3ft x 16ft x 1.00 = 48 ft <sup>2</sup>		
		□ 2ft x 14ft x 1.00 = 28.00 ft <sup>2</sup>		
		□ 13ft x 17ft x 1.00 = 221.00 ft <sup>2</sup>		
		□ 2ft x 35ft x 1.00 = 70.00 ft <sup>2</sup>		
		□ 44ft x 40ft x 1.00 = 1760 ft <sup>2</sup>		
		□ 3ft x 26ft x 1.00 = 78 ft <sup>2</sup>		
		△ 19.28ft x 17ft x 0.24 = 77.36 ft <sup>2</sup>		
		△ 12ft x 9.10ft x 1.00 = 109.2 ft <sup>2</sup>		
		△ 32.25ft x 14.1ft x 0.45 = 204.45 ft <sup>2</sup>		
		□ 3ft x 29ft x 1.00 = 87 ft <sup>2</sup>		
		△ 10ft x 24.47ft x 0.29 = 70.50 ft <sup>2</sup>		
		△ 19ft x 32.25ft x 0.22 = 133.95 ft <sup>2</sup>		
		△ 9.10ft x 19.28ft x 0.44 = 77.36 ft <sup>2</sup>		
		□ 6.90ft x 17ft x 1.00 = 117.3 ft <sup>2</sup>		
		△ 0.10ft x 17ft x 0.60 = 0.85 ft <sup>2</sup>		
		△ 24.47ft x 14.1ft x 0.41 = 141 ft <sup>2</sup>		
<b>Total Living Area (rounded):</b>	3577 ft <sup>2</sup>	1.90ft x 20ft x 1.00 = 38.00 ft <sup>2</sup>		

**Location Map**

Borrower	Mark S Scott & Lidia Kolesnikova Scott		
Property Address	600 CORAL WAY		
City	CORAL GABLES	County	MIAMI-DADE
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott	State	FL
		Zip Code	33134

